



# Hon. Doris O. Matsui

## Member of Congress

*Doris O. Matsui*

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### **Improving Flood Protection For Sacramento** *Rep. Matsui Includes Crucial Provisions To Improve National Flood Insurance Program*

**WASHINGTON, D.C.** –Rep. Doris Matsui (CA-05) secured three critical provisions in the Flood Insurance Reform and Modernization Act that passed the House floor on Thursday by a vote of 263-146.

Under Rep. Matsui's guidance, a provision that directs the Federal Emergency Management Agency (FEMA) to utilize emerging weather forecast technology when developing flood maps, proposes a grant program to increase participation in the National Flood Insurance Program (NFIP), a second provision directs the Government Accountability Office (GAO) to conduct a study on the participation of residents of low-income neighborhoods in the NFIP and a third provision, that include Rep Matsui's legislation, (*HR 921*) the *Flood Insurance Community Outreach Grant Program Act of 2007* into the bill.

"For many Americans, owning insurance to protect against a flood is more valuable than coverage in case of fire. That is because homes in a designated Special Flood Hazard Area are almost three times as likely to be destroyed by flood as by a fire. And this is the case for almost three-fourths of all homes in Sacramento. This is an important program that must be reformed to ensure its long-term stability and solvency---this is an important bill for Sacramento," Matsui said on the Floor of the U.S. House of Representatives.

"This bill is one piece of having national, comprehensive flood protection. By continuing to provide the tools and policies for prevention, we will make our communities safer and reduced the likelihood of having to utilize flood insurance policies," said Matsui.

The first provision aims to make sure that FEMA has quality information when updating flood maps, helping to effectively determine flood risk levels for vulnerable geographies. The second provision is designed to educate property owners of their risk level, and will boost participation in the NFIP. As areas become decertified, participation in the NFIP becomes voluntary, leaving residents and property owners in these regions increasingly vulnerable to flood damage. Through the education and prevention outreach programs made possible by the grant program, Preferred Risk Policies will be made available to citizens who voluntarily participate in the NFIP.

“Our goal is to make sure that we build up our level of flood protection from every possible angle. Living in the region we do, we are very aware of our risk for potential flooding. Taking proactive measures now will help make the entire Sacramento area safer for generations to come,” said Rep. Matsui.

The grant program is patterned after a highly-successful undertaking by the Sacramento Area Flood Control Agency (SAFCA) approximately two years ago. The flood insurance outreach initiative was made possible by a \$162,000 FEMA grant and reached out to 45,000 NFIP policyholders in the American River floodplain. After one year, 74 percent of this group maintained their policies, with 43 percent now carrying Preferred Risk Policies. Citizens carrying these policies have a higher rate of policy retention. The study far surpassed SAFCA’s expectations and played a significant role in boosting the NFIP’s solvency.

The final provision takes the first step in examining how to increase the participation of low-income property owners in the NFIP. By building up the NFIP in all regions, both in Sacramento and nationwide, the entire country will be better-prepared to handle potential flooding. The study will report back to Congress no later than one year of enactment of the legislation.

Rep. Matsui worked closely with Committee Chairman Barney Frank (MA-04) to include these important aspects in the Flood Insurance legislation.

“These provisions are a tremendous example of how a local initiative can benefit the entire country, and how federal resources can in turn benefit the Sacramento community. By building up the NFIP and taking effective steps now, we are better preparing ourselves for a potential flood,” said Matsui.

The bill will now proceed to the Senate for consideration.

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